

tickets and families earning the least spend the highest percentage of their earnings on lottery tickets despite the long odds of winning.

This legislation is not about a lottery, but about allowing financial institutions the opportunity to provide prizes for those who save, who open a savings account and deposit money into that account. In our country, because of the way financial institutions are regulated, that has been an opportunity in a number of States in credit union financial institutions for a period of time. In fact, the statistics and the facts that arise from that experiment or that experience indicate that savings increases when there is a prize associated with the savings behavior. So it is one of the reasons this makes sense. Prize-linked savings is an innovation, a tool to encourage savings while offering the chance to win a large prize.

We know these programs work because of the evidence in the States that I mentioned in which credit unions have been offering these prizes associated with savings, and that has occurred in Nebraska and North Carolina and Washington. Since 2009, over 50,000 accountholders have collectively saved more than \$94 million, and it only is available in the credit union setting and not available in a bank setting because of Federal barriers that prevent banks and thrifts from offering these prize-linked savings products.

With the passage of this legislation—again, which is a pretty straightforward, commonsense kind of opportunity—this legislation will update Federal laws to allow States to expand prize-linked savings to other financial institutions beyond credit unions.

Increasing savings is a win-win for individuals. It is certainly valuable to boost the financial institutions' accounts and an improvement to the American economy.

This legislation was introduced by me, with the cosponsorship efforts of Senator SHERROD BROWN, the Senator from Ohio, in an effort to create one more opportunity, one more piece of encouragement for people to save for their own financial well-being, to care for themselves and their families, and to increase the savings rate in this country for the benefit of the entire economy, but most importantly for the benefit of low-income individuals who need a boost of encouragement to save.

I wish to thank my colleagues in the House. As I say, this legislation passed in the House where Congressman KILMER and Congressman COTTON led the effort in the House, and my colleague, the Senator from Ohio, Senator BROWN, for his efforts in supporting this legislation here in the Senate. It is an opportunity for us to do something modest but useful, something based upon common sense, and something that accomplishes a goal we all should have of making certain the American dream is alive and well, that individuals and families take personal responsibility

for themselves and their family members. We all know that increased savings, preparing for any kind of circumstance or emergency that comes our way, is something that ought to be encouraged.

I appreciate that it is likely that later today or tomorrow H.R. 3374 will pass, again, an example of where we have been able to work together and bring new ideas to the cause of making certain that everybody has the opportunity to increase their economic value, to increase the economic worth for their family available for the future, to pay their bills, and to make certain their future is bright, again, in my mind making sure the American dream is more alive and all American families are better off.

Mr. President, I thank you for the opportunity to address the Senate, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. WHITEHOUSE. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. WARREN). Without objection, it is so ordered.

#### SSCI STUDY OF THE CIA'S DETENTION AND INTERROGATION PROGRAM

Mr. WHITEHOUSE. Madam President, I had a chance briefly earlier, when Chairman DIANNE FEINSTEIN of the Senate Intelligence Committee and her predecessor as Chairman of the Senate Intelligence Committee, Commerce Chairman JAY ROCKEFELLER, were on the floor, to express my appreciation to them for the leadership they showed in bringing the Senate Intelligence Committee report through a very long ordeal and finally before the American public today.

I am not going to revisit what the report says. I was on the Intelligence Committee as it was prepared. I was closely involved in its preparation. The points I would like to make here today are, first, to once again thank Chairman ROCKEFELLER and Chairman FEINSTEIN for persisting through this process, particularly Chairman FEINSTEIN, who I think saw very intense resistance both within the Senate and within the CIA to this effort. They, I think, have done something that is in the very best traditions of the Senate.

The second thing I will say is that in my opinion, in America, an open democracy like ours lives and dies by the truth. If we have done something wrong, if we have done something we should not have done, then we should come clean about it. That is what this report does, in excruciating, painstaking detail.

Let me credential the report for a minute. When the CIA was offered a chance to challenge the facts of the report, they had it for 6 months. My un-

derstanding is they came up with one factual correction which was accepted. You hear a lot of blather in the talk show circuit now about how the report is inaccurate. Well, the agency that least wanted to see this report come out and most wanted to hammer at it had 6 months with full access to all of the files and the underlying knowledge of what was done. The best they could come up with was a single correction. So I hope we can get past whether it was correct.

The other thing we should get past is this was a bunch of second-armchair thinking by people who approved the program originally and now, on reflection, want to look good. The Senate was not briefed on this program until the public found out about it. The Senate Intelligence Committee was not briefed on this program until the public found out about it. The only people who were briefed on it were the Chairs, the Chair and the Vice Chair on the House and the Senate side. They were told strictly not to talk to anybody, not to talk to staff, not to consult with lawyers, in some cases not even to talk with each other. So the idea that the Senate is now having some kind of second thoughts about this, having once approved it—part of the findings of the report are that the Senate was misled. Not only was the Senate misled, but it appears the executive branch was misled as well.

The point that I would like to conclude with is that when you have a wrong, a considerable wrong that has taken place—and I think that for an American agency to torture a human being is a very considerable wrong—it tends to affect nearby areas. You cannot contain the wrong. So congressional oversight was compromised in order to protect this program. People simply were not told. When they were told, they were given watered-down, misleading, or outright false versions.

The separation of powers has been compromised by this. A Federal executive agency has actually used its technological skills to hack into the files of a congressional investigative committee. That has to be a first in this country's history. A subject of a congressional investigation was allowed to file a criminal referral with the Department of Justice against members of the investigative committee's staff. That, I believe, is a first in the history of separation-of-powers offenses in this country.

The integrity of reporting not only through congressional oversight, but up into the executive branch, appears to have been compromised to protect this program with information that the government already knew, from legitimate, proper, professional interrogation, being ascribed to the torture program. You can line up the timeline. You can see that the information was disclosed first. You can see where higher-ups in the executive branch were told that that information was due to the torture which occurred after the

information was received. That simply does not meet the test of basic logic.

The final thing is that it compromised the integrity of the way we look at our law. The Department of Justice and the Office of Legal Counsel wrote opinions designed to allow and protect this program that were so bad that they have since been withdrawn by the Department of Justice.

The Presiding Officer is a very able and experienced lawyer. Those of us who have been in the Department of Justice know well that the Office of Legal Counsel stands at the pinnacle of the Department of Justice in terms of legal talent, ability, and acumen. Many of us believe the Department of Justice stands at the pinnacle of the American legal profession. So those are the people who ordinarily are the best of the best. When they write legal opinions so shoddy that they have to be withdrawn, when they overlook and fail to even address the U.S. Circuit Court decisions that describe waterboarding as torture when they are answering the question, is waterboarding torture, that is shoddy legal work.

When I first got a look at this and came to the Senate floor to speak about it, I described it as "fire the associate" quality legal work. That is what we got from the very top of the Department of Justice. It is not because there was a lack of talent there. It is because things were bent and twisted to support this program. So it is very important that the truth just came out.

I am very glad this has happened. It is a sad day in many respects because these are hard truths. These are hard facts to have to face. But we are better off as a country if we face hard truths and hard facts.

I will close by saying this. I have traveled all over that theater looking at the way our Central Intelligence Agency operates and the way our other covert operations operate. I am extremely proud of what our intelligence services do. I am incredibly impressed by the courage and the talent of the young officers who go overseas into often very difficult and dangerous situations and do a brilliant job. In many respects, it is for them that I think this report needs to be out. It needs to be known that this was not the whole department, that there are many officers who had nothing to do with it and would want nothing to do with it and knew better. There were many people who were professionals in interrogation who knew how amateurish this was. It was done by a bunch of contractors, basically.

So I think we should be well aware, as we reflect on this, of their courage and of the sacrifice and of the ability and of the discipline of the young men and women who put themselves in harm's way to make sure that this country has the information and the intelligence it needs to succeed in the world. I am proud of them.

I am also proud of the Intelligence Committee and our staffs who worked

so hard to perform this extraordinary service.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. REID. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### UNANIMOUS CONSENT AGREEMENT—EXECUTIVE CALENDAR

Mr. REID. I ask unanimous consent that following the vote on confirmation of Executive Calendar No. 1081, Walter, the Senate consider Calendars Nos. 1094 and 1095; that there be 2 minutes for debate equally divided between the two leaders or their designees prior to each vote; that upon the use or yielding back of time the Senate proceed to vote without intervening action or debate on the nominations in the order listed; that any rollcall votes, following the first in the series, be 10 minutes in length; that if any nomination is confirmed, the motion to reconsider be considered made and laid upon the table with no intervening action or debate; that no further motions be in order to the nomination; that any statements related to the nomination be printed in the RECORD; that the President be immediately notified of the Senate's action and the Senate then resume legislative session.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. REID. For the information of all Senators, these two nominations are Peter Michael McKinley to be Ambassador to the Republic of Afghanistan and Richard Rahul Verma to be Ambassador to India.

We expect that the nominations will be considered and confirmed by voice vote.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. THUNE. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### OBAMACARE

Mr. THUNE. Madam President, a Bloomberg headline Monday noted: "Half of the Senators Who Voted for ObamaCare Will be Gone in 2015." ObamaCare, it seems, has not been kind to the party that jammed it through Congress.

In fact, the third ranking Democrat in the Senate admitted as much 2 weeks ago when he told an audience that Democrats made a mistake after the 2008 election by putting all their

focus on passing a health care law. He further said:

Unfortunately, Democrats blew the opportunity the American people gave them. We took their mandate and put all of our focus on the wrong problem—health care reform.

Now, as a result, my colleague from New York said: "The average middle-class person thought, 'the Democrats aren't paying enough attention to me.'"

Well, Democrats weren't paying enough attention to middle-class families. The American people didn't support the health care law, and they made that clear. But Democrats just ignored their objections and forced it through anyway.

They were far from frank about what was in the bill. In fact, ObamaCare architect Jonathan Gruber essentially admitted that Democrats were deliberately deceptive when passing their health reform law. Gruber said:

This bill was written in a tortured way to make sure CBO did not score the mandate as taxes. . . . Lack of transparency is a huge political advantage. And basically, call it the 'stupidity of the American voter' or whatever, but basically that was really, really critical to getting the thing to pass.

That is from Jonathan Gruber, as I said, an architect of ObamaCare.

Well, 4½ years after the law has passed, it is clear Americans were right to be concerned. The law that was supposed to reduce the cost of health care for American families is actually driving up prices.

Each Friday my office puts out a document featuring the ObamaCare headlines of the week. I would like to read a few headlines from the past week that I think give a picture of where we are with this law.

This is from the Associated Press: "Healthcare.gov average premiums going up in 2015." From the Wall Street Journal: "More Cost of Health Care Shifts to Consumers." From Businessweek: "Obamacare's Future: Cancer Patients Paying More for Medication." From Gallup: "Cost Still a Barrier Between Americans and Medical Care." From the Fiscal Times: "High Deductible Plans Have More People Delaying Treatment." From U.S. News & World Report: "Americans Unhappy With Obamacare Shopping Experience." And from The Hill: "Security Flaws Found in Obamacare Fee Calculator."

And I could go on. Those are just headlines from last week. I could read similar headlines from the week before and from the week before that.

Any way you look at it, ObamaCare is a mess. The President promised the law would lower premiums by \$2,500. In fact, the average family health care premium has increased by \$3,064 since the law was passed, and family premiums are still going up.

The President promised Americans could keep the health care plans they had and liked. In reality, ObamaCare has forced millions of Americans off their plans.